

National Park Service SmartPay Program Guidelines

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SmartPay Program Guidelines

Chapter 1: Program Overview

1.1 Background: The SmartPay credit card (the card) is made available to NPS employees as a convenient way to purchase and pay for certain work related goods and services. The card can be made available to all NPS employees, including temporary, term and seasonal employees. If you are authorized to travel on official business, you can use the card to pay for things like airline tickets, hotels, rental cars, fuel for rental cars, parking, shuttles and meals. If your supervisor approves it and you pass a test about government purchasing, you can also use the card to pay for many of the day to day items that you may need to do your job. Some employees can use their card only to pay for travel expenses while others can use it just to make purchases; still others can use it for both purposes. Your supervisor decides which (or both) uses will be authorized for you.

1.2 Definitions

- A. **Agency:** means the Department of the Interior
- B. **Agency/Organization Program Coordinator (A/OPC).** This is the person in a park or office that you should go to with questions and problems about the card and its use. The A/OPC will set up your account and work with other NPS offices and the issuing bank to help solve any problems and answer your questions.
- C. **Bureau:** means the National Park Service.
- D. **Centrally Billed Transactions:** Some items that you charge to your card are billed directly to your agency so you don't have to pay for them on your monthly statement. These are called centrally billed transactions. If you use your card to purchase goods and services to do your job, those charges are centrally billed. If you use your card for travel, some of those expenses, like airline tickets, car rentals, fuel for rental cars, parking, taxi and shuttle services also get centrally billed. You can tell on your statement when something is centrally billed because an "M" will appear next to the charge.
- E. **Convenience Check:** With the approval of both your supervisor and you're A/OPC, this is a check that you can obtain from the issuing bank to pay for goods and services when a merchant will not accept your card. Using convenience checks can be very expensive: There's a transaction charge of 1.9% of the purchase amount that your park or office must pay when you use one.
- F. **Disputes:** This is the name for the process used to fix certain problems that you run in to with the use of the card, such as billing errors and faulty

merchandise. The dispute process is used only when your efforts to resolve a problem directly with the vendor have failed.

- G. **Electronic Account Government Ledger System (EAGLS):** This is the issuing bank's automated system, accessible through the Internet, that lets you, your reviewing official and you're A/OPC look at your account information and charges. Among other things, you can change your billing address and deal with certain billing problems through use of this system. The address for this site is www.gov-eagls.nationsbank.com
- H. **Individually Billed Transactions:** Some travel-related expenses that you charge to your card are billed directly to you and you are expected to pay for them in full when you receive your monthly statement. These include things like hotel and restaurant bills and cash advances that you get from Automated Teller Machines (ATM).
- I. **Reviewing Official:** The person that approves your participation in the SmartPay Program and reviews your card activity every month to make sure that you are using the card properly. The Reviewing Official is usually your immediate supervisor.

1.3 Roles and Responsibilities

- A. **Agency/Organization Program Coordinator (A/OPC):** There are many levels of A/OPCs in the NPS. At a park or office level, the A/OPC manages the SmartPay Program. The A/OPC:
 - 1. Makes sure cardholders and reviewing officials receive appropriate training.
 - 2. Determines cardholder account options sets that define your spending limits and how your card can be used.
 - 3. Approves and forwards card applications to the issuing bank. Forms may be obtained at the EAGLS website at <http://www.gcsuthd.nationsbank.com>.
 - 4. Works with park / office managers to write any additional procedures which may be needed at the local park or office level for the SmartPay Program.
 - 5. Conducts audits of the SmartPay Program following instructions received from regional and WASO A/OPCs.
 - 6. Submits and/or approves requests to the issuing bank for transfers of charges from "centrally billed" to "individually billed" or vice versa.

Regional A/OPCs are available to provide help and assistance to park A/OPCs; they also, in turn, can get help from the Washington Office (WASO) A/OPC.

- B. **Reviewing Official:** If you are a designated reviewing official, you are responsible for approving cardholder participation in the Program, setting monthly purchase limits for those with purchase authority, and reviewing the

activity of cardholders to make sure that they are using the card properly. Reviews must be made monthly by looking at the cardholder's billing statement or by accessing the statement through the EAGLS web site. Monthly review procedures will be developed by each park / office as required. Copies of the paperwork used for this review must be maintained for three years. During the review process, if you find that an item was inappropriately acquired, you must make sure that the cardholder returns the item for credit. Should the item be unavailable to return, a bill of collection must be issued to the card-holder. For additional information or help with problems, contact your park or office A/OPC.

- C. **Cardholders:** As a cardholder you are responsible for ensuring that your card is used by you and ONLY you, and solely for official and authorized purposes as part of your government employment. You also have to make sure that charges posted to your account are not only correct but that mistakes are fixed as soon after receipt of your monthly statement as possible. If you use your card for purchasing, you must retain the original receipts of all transactions for a period of three years.

1.4 Cardholder Training Requirements: Before you can have a card, you and your reviewing official must know the right way to use it. This document, along with information you'll get from the issuing bank, tells you how. If you are going to use the card for travel, you need to read the information in Chapter 4. If your supervisor wants you to use the card to buy items needed on the job, you both must study the special rules and procedures for purchasing goods and services described in Chapter 3, and you must pass a test to show that you know the special legal requirements for such use. See Chapter 3 for details.

1.5 Transfer/Separation of Cardholder: As long as you stay with National Park Service, your account can follow you to any new park or office. When your employment with the National Park Service is terminated (regardless of whether by resignation, retirement or involuntary separation), your card must be turned in and your account closed. This is the case, even if you transfer to another bureau in the Department of the Interior. Your account cannot be closed, however, until all your individually billed charges are paid. Parks / offices will implement procedures as part of the employee "check out" process for ensuring this happens.

1.6 Unauthorized Use/Penalties: If you use the card in ways that are not authorized, you may be committing fraud against the U.S. Government. If this happens, you will have your card immediately cancelled, and disciplinary action may be taken against you. This could include suspension and/or removal from your job. You will also have to pay back the Government for any non-approved purchases you may have made and you could be fined up to \$10,000 and / or imprisoned for up to five years.

1.7 Lost or Stolen Cards and Convenience Checks: If your card or convenience checks are lost or stolen, you must immediately:

- Call the issuing bank to let them know that the card is missing (800-472-1424).
- Tell your reviewing official.
- Tell your park or office A/OPC.

Your account will be immediately blocked and you will be sent a replacement card with a new number. You will not be held responsible for unauthorized charges.

Chapter 2 General Charge Card Procedures

2.1 Application Procedures: The steps you must take to apply for the card vary depending on how the card is going to be used. Parks / offices can develop their own internal procedures for applying for the card, but these must be consistent with requirements contained in other parts of this manual.

When your card application has been processed, you will receive at least four mailings (five, if you are going to use your card for travel):

- a) Card Receipt Verification Letter - Contains a code you'll need to activate the card.
- b) Card Issuance Mailer - Contains the card and brochures. After you get this mailing, you can activate your card by calling the issuing bank and giving your account number and activation code.
- c) Program Guide - lists the features of the card and gives instructions on its use, including information on how to use EAGLS.
- d) Eagles Security Access Notification - Contains your EAGLS user ID and your user password.
- e) PIN Number - If you are using the card for travel, the PIN number will let you get travel advances from an ATM machine.

2.2 Authorized Uses

The chart below shows different uses for the card. Depending on how your card is set up, you might be able to use it for one or more of the following:

Type of Use	Purchase	Travel
Cash Advances	No	Yes
Airline, Bus, Train, and other travel tickets	No	Yes
Lodging and M&IE Expenses	No	Yes
Vehicle Rental/Lease	Yes (1)	Yes
Gas/Oil for Rental Vehicles	Yes (2)	Yes (2)
Bulk Fuel (Vehicle/Building)	Yes	No
Building/Land/Lease	Yes (1)	No
Telecommunications Equipment	Yes (1)	No

(1) With limitations (see Chapter 3 for specific information)

(2) When asked for a PIN number for gas, punch in 999999

2.3 Card and Convenience Check Security: You are responsible for the proper use and safeguarding of your card and convenience checks. You should safeguard your card and checks in the same reasonable manner that you safeguard your personal credit cards and checks. If you allow someone else to use your card or convenience checks you will have your card privileges revoked and you might also face disciplinary action. Parks and offices shall establish security procedures for the storage of convenience checks.

2.4 Changes to your Account: Using EAGLS, you can make changes to your account, such as your billing address and PIN number. You can also get a new card if your old one becomes unusable. Some changes will be forwarded to the A/OPC for approval, including credit limit changes and changes to the way that you can use your card. Information on how to use EAGLS for changes to your account can be found in the issuing bank's Cardholder Program Guide that you received with your card.

2.5 Suspension and Cancellation of your Card for Nonpayment: If you do not pay the balance of your account within 61 days, your account will be suspended and your A/OPC will be notified. Your A/OPC will, in turn, notify your reviewing official. At that point, the issuing bank may take collection actions. If your account is not paid within 96 days your account will be cancelled.

2.6 Returned Checks, Late Fees, and Collection Charges: If your payment check to the issuing bank is returned for non-sufficient funds, you will be charged \$20. If you are 120 days late in paying your bill, you will be charged \$20 per month until the bill is paid in full. You are personally responsible for paying these charges. If the issuing bank has to send your bill out to a collection agency, you will be charged up to 25% of the account balance in addition to other collection and court costs. These charges and costs, along with the original debt, can be involuntarily withheld from your biweekly paycheck.

2.7 Disputes and Billing Errors: There are two types of disputes that you may have to deal with; merchant disputes and billing errors.

- A. **Merchant Disputes:** Includes broken merchandise, the wrong merchandise, or merchandise that you did not receive. When this happens, you must talk to the vendor to correct the problem.
- B. **Billing Errors or Unresolved Merchant Disputes:** If you find charges on your statement that are wrong, or if you try to correct a problem with a vendor and you can't get results, call the Government Card Services Unit (GCSU) at 800-472-1424. Charges that you dispute will be temporarily taken off your account and you'll be sent a form so you can explain the dispute. You'll need to return this form to the issuing bank within 60 days after you receive a statement that's in error. The issuing bank will resolve the problem within 60-90 days after receiving your dispute form, and you'll be sent a letter saying they've done so.

2.8 Errors involving Centrally vs. Individually Billed Transactions: Occasionally, an item that should have been billed centrally to the bureau will appear on your monthly statement as an individually billed item. On the other hand, an item that should have been individually billed may appear as a centrally billed item. If this occurs, please contact your A/OPC to have the charges corrected.

2.9 Spending Limits: Your card comes with a set of spending limits that you cannot exceed. These include limits for single purchases (never to exceed \$2,500) and for total monthly purchases. You should talk with your reviewing official and your A/OPC to decide what your limits should be.

2.10 Tax Exemption Status: A tax exemption identification number is printed on each card. Purchases made for the direct benefit of the government are tax exempt, but most states limit tax exemption status to direct payment by the Government, e.g., centrally billed transactions, as opposed to reimbursement by individuals, e.g., individually billed transactions. Tax exemption is often not granted by certain types of vendors, most notably, lodging vendors. This is particularly true when there are local city, county or state taxes or surcharges levied. Cardholders should, none the less, mention the tax exempt number to merchants whenever there are questions regarding tax exempt status. Further state specific tax information may be found at: <http://www.taxweb.com /state/index.html>

2.11 Internal Audits: Audits help to ensure that cards are being used correctly, efficiently and legally. The Accounting Operations Center (AOC) will, on a quarterly basis, provide to A/OPCs a list of randomly selected cardholders. Park and Office A/OPCs will review these cardholder's purchases to ensure that the card is being used properly for both purchases and travel. Reviewers shall document their findings in accordance with locally developed procedures. Park / office A/OPCs also have the discretion of monitoring all card account activity regardless of the cardholder involved. If concerns or questions occur as a result, these will be documented and brought to the attention of both the cardholder and the reviewing official.